

Adopted by Loudoun County Board of Supervisors May 5, 2009

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Special thanks go out to a myriad of County staff, public and private service providers, service recipients, businesses, citizens, and community organizations for providing valuable input and insight to make this a truly comprehensive plan.

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#### **EXECUTIVE SUMMARY**

As an urban county entitled to receive an annual allocation of Community Development Block Grant (CDBG) funds, Loudoun County is required to prepare and submit a five-year consolidated housing and community development plan to the U.S. Department of Housing and Urban Development (HUD). The required components of the plan are described in CFR subtitle 24, §§91.200-225 and include a one-year action plan, fair housing and citizen participation plan. The purpose of the 2009-2013 Consolidated Plan is to identify the County's housing and community development needs, establish priorities and objectives, and develop a strategy for addressing the priority needs over the five year period.

#### **Housing**

The number of housing units in the County increased from 62,160 in 2000 to an estimated 101,359 in 2007, an increase of 63 percent. In 2007, the average sales price for all categories of residential development was \$527,070. According to 2000 HUD CHAS data, approximately 65 percent of households with incomes between 0 and 80 percent of the Area Median Family Income (AMI) had a housing cost burden exceeding 30 percent of household income. In 2007, that figure was approximately 46 percent.

Over the next five years, Loudoun County will pursue housing goals and objectives that include increasing the stock of affordable homeowner and rental housing; preserving affordable housing units through rehabilitation; providing assistance to first-time homebuyers; and providing foreclosure counseling and financial assistance.

#### **Homeless and Special Needs Populations**

Loudoun County has a number of programs that provide assistance to the homeless. Three non-profit organizations provide a total of 66 emergency shelter beds. A new emergency shelter scheduled to open in the fall of 2009 will provide 14 beds for a much-needed men's shelter. Transitional housing sites are operated by two non-profit organizations in the County. For the third year, the Loudoun Continuum of Care (CoC) provided a Cold Weather Shelter with 24 beds for adults that operated from November through March. Loudoun's first Housing First pilot program began in 2007.

Special needs populations include non-homeless elderly, physically and mentally disabled, persons with alcohol and/or drug addictions, persons with HIV/AIDS, and victims of domestic violence. The Department of Mental Health/Mental Retardation/Substance Abuse Services (MH/MR/SAS) provides housing facilities and services countywide. The county has four housing developments that serve low income elderly. According to the Loudoun County Area Agency on Aging, there is a need for more affordable, accessible senior housing, including nursing homes, assisted living and units that have universal design features. The

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<sup>&</sup>lt;sup>1</sup> Loudoun County Department of Management and Financial Services, October 3, 2008.

<sup>&</sup>lt;sup>2</sup> U.S. Census 2007 American Community Survey

disabled, including persons with HIV/AIDS, are eligible to receive Housing Choice Vouchers that provide rental assistance. The Loudoun Abused Women's Shelter provides temporary emergency shelter, food and emotional support to women and their children who are escaping domestic violence and abuse.

Over the next five years, Loudoun County will pursue goals and objectives to benefit the homeless that include increasing the number of units of transitional, permanent supportive and affordable housing; providing rental assistance to help prevent homelessness; increasing the number of shelter beds and providing outreach and case management. Goals and objectives to assist the non-homeless special needs populations include increasing the number of affordable housing units; providing rental assistance; expanding beds and in-home care and providing accessibility home repairs.

### **Community Development**

The County is identifying strategies for the revitalization of older existing neighborhoods, primarily in eastern Loudoun County. Residents have identified the need for improved public facilities and services, as well as transportation choices. Foreclosures have had an impact on housing values and conditions. Some of the infrastructure needs in the County include communities, primarily in western Loudoun, that have failing, inadequate, or non-existing onsite sewage disposal systems. Job training to enhance employment opportunities for low income persons is also a priority.

Over the next five years, Loudoun County will pursue long and short-term community development goals and objectives that include the designation of neighborhood revitalization target areas; the improvement of infrastructure, including onsite water and wastewater systems and road and sidewalk improvements; the provision of public services and employment opportunities and accessibility improvements to public facilities.

#### **Evaluation of Past Performance**

Loudoun County became an entitlement jurisdiction in 2004, making it eligible to receive an annual allocation of CDBG funds. All funding for first year projects has been expended or committed and accomplishments have been recorded in HUD's financial management system, IDIS. Most second, third, and fourth year projects have been completed. Funds for those projects have been expended or committed. Current or fifth year projects are being completed in a timely manner and expenditure rates are on schedule.

The largest amount of CDBG funding supports the Loudoun County Home Improvement Program (LCHIP) which is a rehabilitation program for low and moderate income homeowners. This program became fully staffed in February 2006. An aggressive outreach campaign for this program has resulted in 108 pre-qualified families, 17 loans being processed and 15 completed projects.

Of the 48 total CDBG projects funded since the inception of the program in Loudoun County, 19 percent have been public service and 81 percent have been associated with rehabilitation and construction of housing and infrastructure.

### I. COMMUNITY DESCRIPTION AND DEMOGRAPHICS

Loudoun County was founded in 1757, two decades before the founding of our nation. For more than two centuries, agriculture was the dominant way of life in Loudoun County, which had a relatively constant population of about 20,000. That began to change in the early 1960s, when Washington Dulles International Airport was built in the southeastern part of the County. The airport brought public water and sewer to the eastern part of the County and attracted new businesses, workers and their families to the area.

At the same time, neighboring Fairfax County and the metropolitan Washington, DC area began a period of rapid growth. Major road improvements made commuting from Loudoun County much easier, attracting more and more people to the eastern part of the County. In the last decade, the population of Loudoun County more than doubled, and today it is a growing and dynamic community of about 280,000 people.

The County continues to be in transition, with rates of population and job growth that substantially exceed those of the other counties in Virginia and the nation.

#### Location

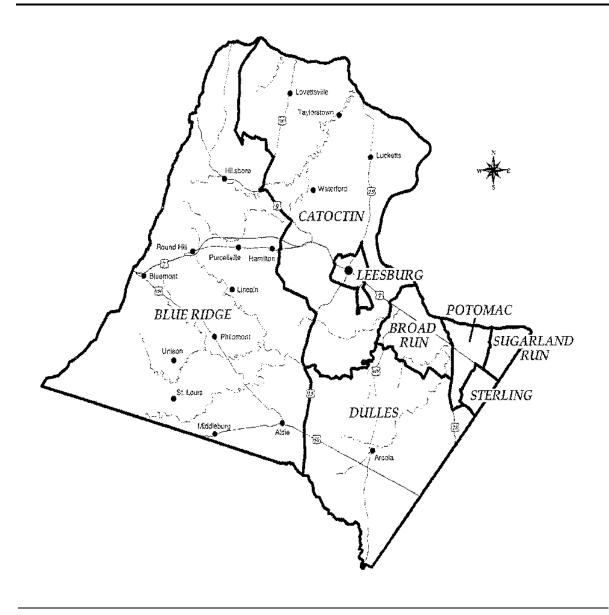
Loudoun County is located in Northern Virginia, approximately 25 miles north and west of Washington, DC, and is considered part of the Washington, DC-VA-MD-WV metropolitan area. The County is bordered by Fairfax County and the Potomac River to the east, the Potomac River to the north, Clarke County and Jefferson County, WV to the west, and Prince William and Fauquier Counties to the south. It includes seven independent towns: Hamilton, Hillsboro, Leesburg, Lovettsville, Middleburg, Purcellville and Round Hill. Leesburg, the County seat, is the largest town with a population of approximately 38,000.

### Geography

Loudoun County encompasses 520 square miles and is physically diverse. Much of the western two-thirds of the County is rural, while the eastern part of the county is more densely populated and developed. In 2000, more than three-quarters of the population was centered in Leesburg and in the rapidly growing areas between it and the Fairfax County line. The County's land use and housing development policies are based on rural, transitional and suburban designations for planning purposes.

### **Government Structure**

Loudoun County is governed by a nine-member elected Board of Supervisors. The Chairman of the Board of Supervisors is elected by the voters at large. The other supervisors are elected from each of the eight election districts in the County. The Board appoints a County Administrator who manages County operations.



Loudoun County Election Districts

### **Population Growth**

Loudoun County has experienced rapid population growth. The County's population grew from 169,599 in 2000 to an estimated 278,591 in 2008<sup>3</sup>, an increase of 64 percent. The County was recognized by the U.S. Census Bureau as the second fastest growing county in the nation between 2000 and 2007 among counties with a population greater than 100,000<sup>4</sup>. It accounted for 33 percent of the population growth of the Northern Virginia region from 2000 to 2007<sup>2</sup>. The County's population is forecasted to grow to more than 314,000 persons by 2014<sup>1</sup>.

### **Household Size and Composition**

In 2007 there were an estimated 95,659 households in the County, 79,259 owner-occupied (83%) and 16,400 renter occupied (17%)<sup>5</sup>. The average household size was 2.84<sup>1</sup> people. Household composition was 31 percent non-family and 69 percent family and. This figure includes both married-couple families (60 percent) and other families (9 percent).

#### Income

The median income of households in the County in 2007 was the highest in the nation at \$107,207, more than double the national median. Ninety-one percent of the households received wage and other earnings and 12 percent received retirement income other than Social Security. In 2007, three percent of people were in poverty. One percent of all families and 4 percent of families with a female householder and no husband present had incomes below the poverty level.4

### **Population by Race and Ethnicity**

The Census Bureau reports that the percentage of the County's population that is minority increased from 20 percent in 2000 to 33 percent of the population in 2007, reflecting national and regional trends in which minorities have followed jobs to suburban and exurban locations. Approximately 20 percent of the County's population in 2007 was foreign born. From 2000 to 2007, the white population had the largest amount of growth, and the Asian population had the fastest rate of growth.<sup>4</sup>

The most recent estimates of the racial and ethnic composition of the County's population for people of one race based on 2007 data are as follows: 77% White, 8% Black or African American, 12% Asian, and 3% Other. Ten percent of the people in Loudoun were Hispanic. (Note: "Hispanic" is a designation of ethnicity; people of Hispanic origin can be of any race).<sup>2</sup>

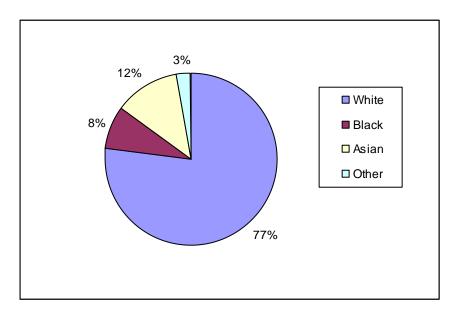
<sup>&</sup>lt;sup>3</sup> Loudoun County Department of Management and Financial Services

<sup>&</sup>lt;sup>4</sup> U.S. Census Bureau, 2007 Time Series Estimates

<sup>&</sup>lt;sup>5</sup> U.S. Census Bureau, 2007 American Community Survey; Loudoun County Department of Management and Financial Services.

<sup>&</sup>lt;sup>4</sup> U.S. Census Bureau, 2007 American Community Survey

### **Population by Race – Percentage Distribution**



### **Population by Age**

The County's population is relatively young. The median age of County residents in 2007 was 32.8 years, compared to 36.7 for the nation<sup>4</sup>. Approximately 32 percent of the population is 19 years or younger and 6 percent is 65 years and older<sup>2</sup>.

### **Population by Disability Status**

A recent report by the County Disability Services Board found that the incidence of disabilities approximates the estimates compiled by the National Center for Health Statistics for hearing, visual and other impairments. The Census Bureau reported that in 2007, 6 percent of County residents above the age of 5 reported a disability<sup>4</sup>.

### II. CONSULTATION, COORDINATION AND CITIZEN PARTICIPATION

### **Lead Agency**

The Department of Family Services (DFS) is the lead agency in Loudoun County for overseeing the development of the 2009-2013 Consolidated Plan and administering the programs covered by the Plan. The Board of Supervisors identified DFS as the lead agency when Urban County status was achieved in 2004. DFS staff administers the Community Development Block Grant Program (CDBG) and coordinates with local jurisdictions and nonprofits on the allocation of funds.

### **Consultation and Coordination**

Consultation on the development of the 2009-2013 Consolidated Plan began in 2008 with the establishment of the Consolidated Planning Group. The planning group was primarily composed of representatives from local county government involved in the development of housing policy, working with homeless and special needs populations, and research and demographics. The focus of the planning group was the assimilation of existing data on housing, homeless and community development needs in Loudoun County and the identification of stakeholders.

Consultations were held with county agencies, nonprofit organizations, faith-based organizations and private enterprises working with adult and child protective services, at-risk youth, persons with disabilities and/or HIV/AIDS and their families, the homeless (including chronically homeless), and the elderly to identify priority needs and gaps in services.

The seven towns that participate in the Loudoun County CDBG program were consulted about priority projects over the next five years that address decent housing, a suitable living environment and expanded economic opportunities.

The 2009-2013 Consolidated Plan was developed in consultation with the following organizations and stakeholders:

County Agencies
Department of Family Services
Health Department
Department of Transportation

Public/Nonprofit Groups
Nonprofit Housing Developers
Continuum of Care
Loudoun Human Services Network
Faith-based Organizations
Loudoun Citizens for Social Justice

Area Agency on Aging Department of Economic Development Mental Health/Mental Retardation/ Substance Abuse Services

Public Agencies
Towns
Northern Virginia Regional Commission

<u>Businesses</u> Dulles Area Association of Realtors

Banks

Citizen Boards
Family Services Board
Housing Advisory Board
Affordable Dwelling Unit Advisory Board
Disability Services Board
Community Action Advisory Board

Additional information was gathered from outreach activities with civic associations and homeowner associations. It is the intent of the County to maintain an ongoing dialogue with these stakeholders to ensure that priority outcomes are achieved and gaps in service are readily identified and addressed.

#### **Citizen Participation**

Citizen input on the Consolidated Plan was solicited through widely publicized advertisement in local media on the purpose of the Plan and the public input process. County residents had the opportunity to comment on housing, homeless, community development, and public service needs at public hearings, meetings, or by directly contacting the County. Special accommodations were available for persons with mobility, visual, speech or hearing impairments. Information on the 2009-2013 Consolidated Plan schedule was distributed to local agencies, nonprofit organizations and other stakeholders working with minority, non-English speaking, and physically impaired residents to afford as many people as possible the opportunity for full participation in the process.

The Loudoun County Family Services Board, whose members are appointed by the Board of Supervisors, held a public hearing in October 2008 to receive input from interested residents and stakeholders on housing and community development needs, including priority non-housing community development needs, fair housing issues, and program performance. The participants were asked to identify priority issues for the five-year Consolidated Plan. Comments received at the public hearing were addressed by the Family Services Board and considered in the preparation of the 2009-2013 Consolidated Plan. The comments are included in Appendix A.

On April 13, 2009, the Loudoun County Board of Supervisors held a public hearing on the 2009-2013 Consolidated Plan that included the 2010 Annual Action Plan, an analysis of impediments and fair housing plan and the citizen participation plan. Comments on the Plan were received from March 25, 2009 through April 30, 2009.

Comments received through the citizen participation process were considered in the preparation of the proposed and final Consolidated Plan. Public comments were considered and, as appropriate, modifications were made to the final document. Proof of the public hearings and a summary of public comments are included in Appendix B.

### **Other Sources of Input**

In addition to the community outreach efforts described above, the Planning Department, at the request of the Board of Supervisors, initiated a community outreach effort in the Sterling and Potomac communities in eastern Loudoun to engage citizens in a public dialogue to capture their concerns, needs, and get their suggestions for ways to enhance the quality of life in their neighborhoods. Four meetings were held at different locations in order to reach as many citizens as possible. In addition, a survey was posted online in April 2008 in English and Spanish to supplement the information gathered at the community input meetings. Over 500 people responded to the survey.

The timing of the preparation of the 2009-2013 Consolidated Plan also coincided with the County's application to the State for Neighborhood Stabilization Program funds to address the serious issue of foreclosures and abandoned properties in predominantly low and middle income areas of the County. Input sessions were held in January 2009 with nonprofit organizations, banks and realtors to discuss priority housing needs and possible solutions.

#### III. HOUSING AND COMMUNITY DEVELOPMENT NEEDS

#### A. HOUSING NEEDS

### **Housing Characteristics and Market Analysis**

The housing stock in the County is diverse and in good condition. Ninety-nine percent (99%) of the occupied housing units in the County are suitable for habitation. In 2007, the County had an estimated total of 101,000 housing units, an increase of 63% since 2000. Of the total housing units, 54 percent were single-family detached, 29 percent were single-family attached, and 16 percent were multi-family units. Seventy percent (70%) of the housing units in the County were built since 1990. Growth in each category of housing units is expected to moderate in the near-term based on the economic climate.

2000 to 2007 Population, Households, and Housing Units by Type

			Housing Units				
	Population	Households	Single-Family Detached	Single-Family Attached	Multi-Family	Total	
2000 actual	169,599	59,900	35,929	17,389	8,842	62,160	
2001 estimate	185,120	65,357	38,609	19,766	10,148	68,523	
2002 estimate	196,314	69,400	40,436	21,344	11,225	73,005	
2003 estimate	211,146	74,703	43,310	22,952	12,532	78,794	
2004 estimate	229,429	81,258	46,626	25,199	14,026	85,851	
2005 estimate	247,311	87,477	50,124	27,199	15,120	92,443	
2006 estimate	262,647	92,795	53,275	28,756	16,215	98,246	
2007 estimate	271,177	95,659	55,161	29,626	16,572	101,359	
					,		

Source: Department of Management and Financial Services, October 3, 2008.

Note: The estimates shown above were updated on October 3, 2008 and are the latest available.

Loudoun County has a lower percentage of renters and a higher percentage of owners than the national average. In 2007, the County had the lowest percentage of renters (17%) and the highest percentage of owners (83%) of all the jurisdictions in Northern Virginia.

Housing in the County is expensive. According to the Department of Management and Financial Services, the average sale price in July 2007 was \$527,070 for all categories of residential development. The average was \$667,352 for single-family detached homes; \$421,844 for single-family attached homes and \$292,688 for multi-family units. Using the benchmark of paying no more than 30 percent of annual income for housing, a household would need to earn approximately \$200,000 to purchase an average priced single-family detached home in Loudoun County. In 2007, according to the *American Community Survey*, 15 percent, or 12,999 households, earned \$200,000 or more. Households earning \$50,000 or less would find it difficult to purchase a home in Loudoun County without some form of subsidy.

Location	Median Household	Households:	Households:	Households:	Households:	Households:
	Income	Less than \$50,000	\$50,000 to	\$100,000 to	\$150,000 to	\$200,000 or
			\$99,999	\$149,999	\$199,999	more
Loudoun	\$107,207	16.4%	28.4%	26.8%	13.3%	15.0%
County						

Source: 2007 American Community Survey. Note: percentages do not equal 100% because of rounding error.

Demand for new and existing housing in Loudoun County peaked and then ebbed between 2000 and 2007. In 2000, the number of building permits issued for new residential units totaled 6,134. 2003 and 2004 had the highest number of permits issued. By 2007, there was a significant decrease in permits issued for new residential units. Despite the downward trend, Loudoun County still ranks in the top 100 counties in the country in number of residential permits issued.

<b>Unit Type</b>	2000	2003	2004	2007
Single-Family	2,680	3,316	3,498	1,441
Detached				
Single-Family	2,377	2,247	2,000	997
Attached				
Multi-Family	1,077	1,094	1,095	301
<b>Total Permits</b>	6,134	6,657	6,593	2,739

Source: Loudoun County Department of Building & Development. Compiled by Loudoun County Department of Management and Financial Services.

The large increase in the number of housing units was accompanied by a similar increase in population. Loudoun County's population increased about 60 percent between 2000 and 2007. It was the 5<sup>th</sup> fastest growing county in the nation between 2000 and 2007, and number two among counties with a populations over 100,000. At the same time, the County's median household income was among the highest in the nation.

By 2004, new mortgage products had arisen, accompanying an increase in housing prices. Because of rapid home price appreciation, many potential borrowers, especially those with impaired credit, found it difficult to finance home purchases with traditional 30 year fixed interest rate mortgages. During this period, price appreciation also led to refinancing opportunities for existing home mortgages and to convert home equity to cash. Intense competition among banks led to the development of "non-traditional" mortgage products designed to trade long term fixed payments for loans with low initial payments followed by an adjustment period. The typical loan of this type was the "2/28 ARM" where payments are fixed at a below market interest rate for two years, followed by a higher payment for the next 28 years. Other loan products were introduced that allowed for interest only payments, to optionally skip payments, and to remove the income documentation requirements traditionally associated with mortgage lending. While these new products were made available to customers of all credit classifications, high cost "subprime" loans disproportionately affected borrowers with impaired credit records and lower incomes.

The housing downturn is reflected in reduced housing demand and increased housing supply. As lending standards have tightened, demand for new and existing housing has been reduced. At

the same time, due to increased foreclosures among subprime borrowers (those with the weakest credit scores and/or loan structures), the supply of existing homes has increased.

An analysis of residential vacancy rates reflects an increase in vacant units in the County since 2005. Vacancy rates are expected to decline as the housing downturn abates. Current forecasts predict rates to begin decreasing by 2011 for all unit types. Data on abandoned buildings is not available.

	2005	2006	2007	2008	2009	2010	2011	2012
Vacancy Rate								
Single Family Detached	4.0%	6.7%	6.7%	6.7%	6.7%	6.7%	5.5%	4.8%
Single-Family Attached	4.8%	7.5%	7.5%	7.5%	7.5%	7.5%	6.2%	5.6%
Multi-Family	12.5%	14.4%	16.1%	16.1%	16.1%	14.4%	12.5%	12.0%

Source: Loudoun County Department of Management and Financial Services, Oct. 3, 2008.

Loudoun County has no areas with high concentrations of minorities or census tracts where the poverty level exceeds 10 percent. Maps included in Appendix C illustrate the income distribution of residents in the County, as well as the distribution of the minority population in 2000. At the time of the 2000 Census, there were areas of low and moderate income housing and small, but growing, concentrations of lower income minorities. The lower income areas remain with data from the public schools supporting a picture of growing concentrations of minorities in some areas. Available data supports the assumption that no racial or ethnic group has a disproportionately greater need in any income category when compared to the needs of that category as a whole.

### **Assessment of Housing Need**

A housing needs assessment identifies areas in the housing market that are not meeting the needs of the community. Potential issues include the cost of housing, percent of income spent on housing, overcrowding and housing conditions. The cost of housing is measured by cost burden, i.e., the percentage of a household's income needed to cover housing expenses. According to HUD, paying over 30 percent of a household's income is considered a cost burden and more than 50 percent is considered a severe cost burden.

From the 2000 U.S. Census, HUD developed cost burden data for jurisdictions for households with incomes between 0 and 80 percent of Area Median Family Income (AMI). These data indicate the estimated number and percentage of low and moderate income households sustaining cost burden and severe cost burden in housing expenses.

### Housing Problems Output for All Households in Loudoun County - 2000

**Renters** Owners

	CIIICIS						Owners				
Household by Type, Income, Housing Problem	Elderly 1 & 2 Members	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Renters	Elderly 1 & 2 Members	Small Related (2 to 4)	Large Related (5 or more)	All Other	Total Owners	Total House- holds
1. Hh Income <=30% MFI	447	344	118	419	1,328	556	387	133	249	1,325	2,653
%/# Cost Burden >30%**	*51%/ 229	84%/ 289	97%/ 114	63%/ 264	68%/ 896	64%/ 356	86%/ 333	94%/ 125	90%/ 224	78%/ 1,034	73%/ 1,937
%/# Cost Burden >50%***	39%/ 174	68%/ 235	84%/ 99	56%/ 234	56%/ 742	46%/ 256	79%/ 306	71%/ 94	84%/ 209	65%/ 861	61%/ 1,618
2. Hh Income >30 to <=50%	199	949	128	505	1,781	593	743	149	320	1,805	3,586
%/# Cost Burden >30%	64%/ 127	65%/ 614	82%/ 105	77%/ 390	69%/ 1,236	44%/ 261	86%/ 634	60%/ 89	70%/ 224	67%/ 1,209	68%/ 2,438
%/# Cost Burden >50%	32%/ 63	21%/ 199	20%/ 25	24%/ 120	23%/ 408	25%/ 148	50%/ 372	40%/ 60	39%/ 125	39%/ 704	31%/ 1,112
3. Hh Income >50 to <=80%	98	769	78	821	1,766	582	1,309	465	408	2,764	4,530
%/# Cost Burden >30%	49%/ 48	38%/ 295	37%/ 29	50%/ 408	44%/ 781	36%/ 210	71%/ 929	71%/ 330	79%/ 322	65%/ 1,797	57%/ 2,582
%/# Cost Burden >50%	25%/ 24	4%/ 30	0%/	1%/ 8	4%/ 62	13%/ 76	15%/ 196	15%/ 70	15%/ 61	15%/ 415	10%/ 453
4. Hh Income >80%	652	3,334	634	2,804	7,424	3,254	26,610	5,550	6,231	41,645	49,069
%/# Cost Burden >30%	31%/ 202	5%/ 160	.6%/ 4	6%/ 174	7%/ 542	13%/ 423	12%/ 3,193	14%/ 777	19%/ 1,184	13%/ 5,414	12%/ 5,888
%/# Cost Burden >50%	14%/ 89	.1%/	0%/	0%/	1%/ 97	1%/ 39	.7%/ 186	.5%/ 28	2%/ 125	1%/ 416	1%/ 490

Source: 2000 HUD CHAS data

Based on these data, in 2000 approximately 65 percent of households with incomes between 0 to 80 percent AMI had a housing cost burden exceeding 30 percent. Approximately 30 percent had a severe cost burden exceeding 50 percent of household income.

According to the 2007 American Community Survey, in 2007, approximately 46 percent of all Loudoun County households had housing costs exceeding the 30 percent monthly housing cost standard. For homeowners, approximately 40 percent had monthly housing costs that exceeded 30 percent of household income. For renters, 52 percent spent 30 percent or more of household income on gross rental costs.

The following tables list the 2007 Loudoun County estimates for determining the numbers and types of households in need of housing assistance. Renters and owners are categorized by the same household types as in HUD's 2000 CHAS data (elderly, small related, large related, other) in order to estimate the housing need for extremely low income (0-30% AMI), very low income (31-50% AMI), and low income (51-80% AMI) households. These estimates incorporate data from the U.S. Census Bureau's 2007 American Community Survey.

2007 Renter Households by AMI

Percent of AMI	Elderly 1 and 2 Member Households	Small Related Families (2 to 4)	Large Related Families (5 or more)	All Other Households	Total Renters
0-30%	450	608	209	740	2,007
31-50%	223	1,483	200	789	2,695
51-80%	62	1,312	133	1,401	2,907

#### 2007 Owner Households by AMI

Percent of	Elderly	Small	Large	All Other	Total	
AMI	1 and 2	Related	Related	Households	Owners	
	Member	Families	Families			
	Households	(2 to 4)	(5 or more)			
0-30%	560	898	309	578	2,345	
31-50%	664	994	199	428	2,285	
51-80%	366	1,084	385	338	2,174	

Source: Department of Management and Financial Services. Methodology for determining 2007 AMI households can be found in Appendix D.

### **Overcrowding**

Overcrowding is defined by HUD as having 1.01 or more persons per room in a residential unit. Data from the 2007 *American Community Survey* shows that the percentage of households in Loudoun County with 1.01 or more occupants decreased from 2000 to 2007. For all occupied

housing units, the percentage of overcrowded units in 2007 was 1.2%, compared to 2.3% in 2000. A comparison with the nation as a whole and the surrounding Northern Virginia jurisdictions shows that Loudoun County has had the lowest percentage of overcrowding.

### **All Occupied Housing Units**

1.01 or more occupants	United				Prince	
per room	States	Arlington	Fairfax	Loudoun	William	Alexandria
2000	5.7%	8.1%	5.6%	2.3%	4.2%	8.3%
2005	3.1%	3.0%	1.8%	1.5%	2.4%	1.8%
2006	3.0%	1.7%	1.3%	0.9%	2.1%	1.9%
2007	2.9%	2.2%	1.7%	1.2%	1.9%	1.9%

Loudoun County has maintained a low percentage of overcrowding in owner occupied housing when comparing the County to the nation and surrounding jurisdictions.

**Owner Occupied Housing Units** 

Owner Occupied Housing Omes									
1.01 or more occupants	United				Prince				
per room	States	Arlington	Fairfax	Loudoun	William	Alexandria			
2000	3.1%	2.6%	2.8%	1.5%	2.4%	2.4%			
2005	1.7%	0.6%	1.4%	1.0%	1.4%	0.6%			
2006	1.6%	0.7%	0.8%	0.8%	1.2%	0.4%			
2007	1.6%	1.1%	1.1%	0.6%	1.5%	0.6%			

Loudoun County has maintained a relatively stable percentage of overcrowding in rental housing units. The County's percentage of overcrowding has consistently been below the national average.

**Renter Occupied Housing Units** 

1.01 or more occupants	United	A 1'	Б : С	T 1	Prince	A.1 1.1
per room	States	Arlington	Fairfax	Loudoun	William	Alexandria
2000	11.0%	12.4%	12.5%	5.7%	8.5%	12.2%
2005	5.9%	5.4%	2.8%	3.6%	5.6%	2.7%
2006	5.8%	2.8%	2.7%	1.7%*	4.8%	3.3%
2007	5.6%	3.4%	3.4%	4.1%	3.1%	3.3%

<sup>\*</sup>Data anomaly resulting from small sample used in the American Community Survey

### **Housing Conditions**

In addition to overcrowding, another indicator of housing problems are housing units lacking some or all plumbing and/or kitchen facilities. In 2000, the number of units lacking complete plumbing facilities, occupied and vacant, was 320. In 2009, data from the Loudoun County

Health Department indicates that only 25 units lack complete plumbing facilities. This significant decrease is probably due to some units having sewage disposal systems installed and older deteriorated units being demolished.

#### **Housing with Lead-Based Paint**

The majority of Loudoun County's housing stock was built after 1978. According to 2000 Census data, of the 17,177 occupied housing units built before 1980, 707 (4%) were occupied by persons below the poverty level. Of those 707 housing units, 391 were rental units. For rehabilitation projects on houses built before 1978, an assessment is conducted to evaluate the presence of lead-based paint. Contractors hired to work with homeowners are trained and certified in lead-based paint assessment and abatement. Documentation on compliance is included in each project file in accordance with the Lead-Safe Housing Rule. In addition, information on lead-based paint is provided to landlords and clients participating in the Housing Choice Voucher program in an effort to identify rental properties built before 1978 that have not been tested.

#### **Existing Housing Programs**

Loudoun County has a number of existing housing programs targeted to first-time homebuyers, low and moderate income homeowners needing funding for home rehabilitation, and homeless prevention.

Program/Fund	Description	Target Population	Allocation	Source/Authority	Terms
Loudoun County Home Improvement Program (LCHIP)	Home repair for major systems, improve accessibility, and to remedy health hazards, building code violations	Home-owners who make up to 80% AMI*	\$342,794	Community Development Block Grant	100% forgivable or interest free 10 year loans
Eastern Loudoun Home Revitalization Program (LCHRP)	Home repair for major systems, improve accessibility, to remedy health hazards, building code violations and for external maintenance to comply with Homeowners' Association (HOA) regulations.	Eastern Loudoun Home-owners who make up to 100% AMI	\$362,737	Board of Supervisors	Low-interest or interest free 10 year loans
LCHRP for Foreclosure Purchase	Allows the loan to be made at the purchase transaction and increasing the loan-to-value ratio to up to 110% of the value at time of purchase at a 3% interest rate.	Eastern Loudoun Home-owners who make up to 100% AMI		Board of Supervisors	Low-interest or interest free 10 year loans

Program/Fund	Description	Target Population	Allocation	Source/Authority	Terms
Sponsoring Partnerships and Revitalizing Communities (SPARC) for ADU Purchase	First Mortgage loans	Affordable Dwelling Unit (ADU) first time homebuyers who make 30% to 70% AMI	\$4 million dollars	Virginia Housing Development Authority	1% below VHDA rates for households with incomes below 60% of median income & ½% below VHDA rates for households with incomes at or below 70% of median income up to \$200,000; requires participation in Homebuyers Education program
SPARC Foreclosure Purchase	First Mortgage loans	First time homebuyers who make up to 70% AMI	\$3 million dollars	Virginia Housing Development Authority	1% below VHDA rates for households with incomes below 60% of median income & ½% below VHDA rates for households with incomes at or below 70% of median income up to \$200,000; requires participation in Homebuyers Education program
Down Payment and Closing Cost Assistance	Down payment and closing costs assistance	First time homebuyers who make up to 70% AMI	\$782,000	Affordable housing proffers revolving loan	5% interest rate for 30 year loan recorded as subordinate lien with first mortgage; up to 10% of loan or \$25,000 whichever is less; 3 years deferred
Affordable Dwelling Unit (ADU) For Sale Program	Below Market Rate New Housing	First time homebuyers who make 30% to 70% AMI	Approximately 1450 built; estimated 2200 additional to be built	Article 7 of the Loudoun County Zoning Ordinance	Applied to rezoning /subdivision applications proposing >50 dwelling units with a density greater than 1 unit per acre, located in an approved sewer service area; 12.5 % of the single-family detached and attached units and 6.25% of the multi-family units affordable to incomes from 30% 70% AMI with density increase
ADU Rental Program	Below Market Rate New Rentals	Renters who make 30% to 50% AMI	287 apartments	Article 7 of the Loudoun County Zoning Ordinance	Applied to rezoning and subdivision applications proposing development of 50 or more dwelling units with a density greater than one dwelling unit per acre, located in an approved sewer service area; 12.5 % of the single-family detached and attached units and 6.25% of the multi-family units affordable to incomes from 30% 70% AMI given an appropriate density increase.
Housing Choice Voucher (HCV)	Rent Subsidy	Families, elderly, handicapped, disabled head of household who make 50% AMI and below	650 vouchers in use/432 names on the waiting list (closed as of 7/1/07)	Federal Department of Housing and Urban Development	Rent subsidies to make up the difference between 30% of family's monthly income and the Fair Market Rent.
Transitional Opportunities Program (TOP)	Housing and support services (improve independent living skills and find employment)	Homeless families and singles	7 scattered- site apartments	County program	Rent subsidy

Program/Fund	Description	Target Population	Allocation	Source/Authority	Terms
Transitional Housing	Housing and support services (improve independent living skills and find employment)	Homeless families and singles	6 families and 8 singles	County facility operated by Volunteers of America (VOA)	Up to 24 month stay
Emergency Shelter	Family Shelter	Homeless families with children	24 beds available in 3 adjacent single-family homes	County facility operated under contract to VOA	Up to a 30 day stay
Homeless Intervention Program (HIP)	Bridge Loan to forestall foreclosure	Families and singles who make not more than 80% AMI	\$196,000	Virginia Department of Housing & Community Development	No-interest loan. Cannot exceed six months of help; Addresses unforeseen, temporary, and unavoidable crisis; Must be stable after crisis.

\$102,700 = 100% Area Median Family Income (AMI) for 2009; 30% AMI = \$30,800; 50% AMI = \$51,350; 70% AMI = \$71,890; 80% AMI = \$82,150

### **Priority Affordable Housing Needs**

To determine housing needs for renter and owner households using 2007 AMI figures, the number of households in each family category was multiplied by HUD 2000 CHAS percentages for households paying greater than 30 percent of their income for housing. For example, the number of renter elderly households in 2007 estimated to be at 0-30% of AMI was 450. For 2000, the percentage of elderly renter households at 0-30% AMI estimated to be paying more than 30 percent of their income for housing was 51%. The 2007 number of elderly rental households paying more than 30% of their income for housing (450) was multiplied by 51% to arrive at the estimated unmet housing need for those households. These projected needs are included in Table 2A. County housing providers and planners met to determine priorities for allocating projected federal, state and local resources over the next five years

Priorities for allocating investment over the next five year period are identified by:

- 1. **High priority** (**H**) activities to address the need will be funded with federal funds and other public/private funds that might be available;
- 2. **Medium priority** (M) activities to address the need may be funded with federal funds and other funds that might be available;
- 3. **Low priority** (L) activities to address the need will probably not be funded with federal or other funds.

Table 2A
Priority Housing Needs/Investment Plan Table

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Housing Need (units)	
		0-30%	Н	511	
	Small Related	31-50%	Н	964	
		51-80%	L		
		0-30%	L		
	Large Related	31-50%	L		
		51-80%	L		
Renter		0-30%	M	230	
	Elderly	31-50%	L		
		51-80%	L		
		0-30%	L		
	All Other	31-50%	L		
		51-80%	L		
		0-30%	Н	772	
	Small Related	31-50%	Н	855	
		51-80%	Н	770	
		0-30%	M	290	
	Large Related	31-50%	L		
Owner		51-80%	L		
		0-30%	Н	358	
	Elderly	31-50%	M	292	
		51-80%	L		
		0-30%	L		
	All Other	31-50%	L		
		51-80%	L		
	Elderly	0-80%	M	100 (beds)	
	Frail Elderly	0-80%	M	20 (beds)	
	Severe Mental Illness	0-80%	L		
	Physical Disability	0-80%	M	100 (beds)	
Non-Homeless	Developmental Disability	0-80%	M	20 (beds)	
Special Needs	Alcohol/Drug Abuse	0-80%	L		
	HIV/AIDS	0-80%	L		
	Victims of Domestic Violen	0-80%	L		

#### B. HOMELESS NEEDS

#### **Nature and Extent of Homelessness**

The nature and extent of homelessness in Loudoun County is illustrated in the following HUD-recommended Table 1A. The data in this table were derived from service providers for the homeless and the Point-in-Time count taken in January 2008. Data from the *Homeless Enumeration for the Washington Metropolitan Region 2008* indicates that homelessness in Loudoun decreased by 19 percent overall from 2007 to 2008 (from 211 to 170). Between 2006 and 2008 there was an 8 percent decrease in homelessness (from 184 to 170). The total number of homeless for 2008 included 49 individuals and 121 adults and children in families. The number of homeless individuals decreased 40 percent from 2007 to 2008 (from 81 to 49). The most significant change in the 2008 count was the decrease in the number of homeless individuals. The number of chronically homeless individuals declined from 52 in 2007 to 21 in 2008, a decrease of 59 percent. In 2006 the number of chronically homeless was 16. The number of homeless families decreased by 8 percent from 2007 to 2008 (from 38 to 35), but overall the number of homeless families is fairly stable. The fact that the LAWS domestic violence family shelter did not participate in the survey due to temporary closure on the date of the PIT count, probably accounts for the decrease in homeless families from 2007 to 2008.

It is difficult to account in total for the large decrease in the number of homeless individuals counted in 2008. Some of the decrease may be accounted for due to the addition of support services for the homeless by two County programs. In 2007 the Department of Family Services assigned two Social Workers to provide intensive case management to homeless persons and those at imminent risk of homelessness. In addition, the PATH program (Projects Assisting Transition from Homelessness) added an additional staff person to do homeless outreach in late 2006. Another possible explanation for the lower number of homeless individuals is that lacking a men's shelter in Loudoun at present, homeless men must seek shelter outside of Loudoun.

The employment rate of all homeless adults for 2008 is 52 percent, showing little variation from the 53 percent employment rate of 2007. There is a significant decrease in employment from 2006 when the rate was 62 percent. In 2008, 50 percent of homeless single adults were employed (10 percent full-time, and 40 percent part-time), and 56 percent of adults in families were employed (30 percent full-time, and 26 percent part-time). Employment is the most common source of income among *all* homeless adults for 2008, but it is noteworthy that 20 percent of homeless individuals are receiving SSI or SSDI disability benefits as their primary income source, and among adults in families, 10 percent report TANF as their primary income source.

The three most commonly occurring sub-populations among Loudoun's homeless in 2008 are Chronic Health Problem (18 percent), Severe Mental Illness (12 percent) and Developmental Disability (10 percent). In 2007 Chronic Health Problems were also reported by 18 percent of homeless, and this was the most commonly reported sub-population for both 2007 and 2008. The number reporting Severe Mental Illness declined slightly from 2007 to 2008 (14 percent in 2007 to 12 percent in 2008). The number reporting Dual Diagnosis has decreased from 2007 to

2008 (from 14 percent to 5 percent). There is a decline in the number of homeless reporting Domestic Violence from 2007 to 2008 (from 11 percent to 9 percent). Physical Disability was reported by 9 percent of Loudoun's homeless for 2008, comparable to the 8 percent reported for 2007. No comparative data exist for the Developmental Disability category as 2008 was the first year that Loudoun surveyed for this sub-population.

Based upon PIT data from 2006 through 2008, the number of homeless families in Loudoun remained stable. This trend is not surprising given the fact that emergency shelter and transitional housing resources are more abundant for families than for single individuals. Homeless data from 2006 through 2008 for single individuals show a dramatic increase in homeless numbers in 2007 and an equally dramatic decrease in homeless numbers in 2008. A trend cannot be determined during these years. The 2008 sub-population data indicate that the incidence of disabling conditions among single homeless individuals (especially mental health and substance abuse issues, chronic health problems, and physical disabilities) was very common. The sub-population issues most likely account for the lower rate of employment and lower overall income levels reported among single homeless individuals as compared to homeless families.

Access to affordable housing is limited in Loudoun. The only rent subsidy available is through the federally funded Housing Choice Voucher Program. The wait list for this program is closed, with those now on this list waiting two or more years to be served. The Affordable Dwelling Unit (ADU) rental program provides affordable rent to those who qualify, but meeting minimum income levels is a barrier to access. The minimum monthly income needed to qualify for a household of one person is \$1654.00. Among homeless single individuals in the 2008 survey, only 2 of 50 individuals report monthly income between \$1501.00 and \$2000.00. Monthly minimum income levels for the ADU rental program for household sizes of 2 and 4 persons are \$1891.00 and \$2362.00 respectively. Among homeless families, only 9 families report income in the range of \$1501.00 to \$2000.00 per month. The prospect of qualifying for the ADU rental program is very limited due to the low overall income levels reported among Loudoun's homeless individuals and families. The outlook is much worse for the 20 percent of homeless on fixed incomes from disability sources. Substantial income increases are necessary for homeless individuals and families to attain even affordable housing options in Loudoun County. HUD's 2007 Fair Market Rent data for the Washington metropolitan region indicate average monthly rental costs at \$1134.00 for a one-bedroom unit and \$1286.00 for a two-bedroom unit. Additional rent subsidies are needed for homeless individuals to be able to secure rentals at these Fair Market Rates. The Loudoun CoC has discussed the need for additional rent subsidies; however, a renewable funding source must be obtained to implement such a program. (Continuum of Care Homeless Services list included in Appendix E).

Table 1A Homeless and Special Needs Populations

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Example	<b>Emergency Shelter</b>	100	40	26
	Emergency Shelter	24		0
Beds	Transitional Housing	10		3
	Permanent Supportive Housing	2		15
	Total	36		18
	Persons in Families Witl	n Children		
	Emergency Shelter	48		0
Beds	Transitional Housing	51		4
	Permanent Supportive Housing	0		20
	Total	99		2

**Continuum of Care: Housing Gap Analysis Chart 2008** 

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
•	Emergency	Transitional		
Number of Families with				
Children (Family Households):	17	16	0	33
1. Number of Persons in Families				
with Children	54	61	0	115
2. Number of Single Individuals				
and Persons in Households	18	2	24	44
without children				
(Add Lines Numbered 1 & 2				
Total Persons)	72	63	24	159
Part 2: Homeless	Sheltered		Unsheltered	Total
Subpopulations				
a. Chronically Homeless	8		13	21
b. Seriously Mentally Ill	11			
c. Chronic Substance Abuse	8			
d. Veterans	5			
e. Persons with HIV/AIDS	0			
f. Victims of Domestic Violence	11			
g. Unaccompanied Youth	0			
g. chaccompanied routh	O .			

**Continuum of Care: Housing Gap Analysis Chart 2008** 

### **Inventory of Existing Homeless Facilities and Services**

### 1. Emergency Shelters

Emergency shelter options for homeless persons in Loudoun are available through three providers. The Loudoun Abused Women's Shelter (LAWS) provides 12 emergency beds for women and children who are domestic violence victims. Volunteers of America (VOA), under contract with the County, operates a 24 bed emergency homeless shelter serving families and single women. The Good Shepherd Alliance operates several homeless shelters providing 30 beds for families and single women (6 beds for singles, and 24 beds for families). The County began construction of a new emergency homeless shelter in Fall 2008. This shelter will replace the current VOA-operated emergency shelter while increasing shelter capacity. The facility will provide 32 beds for families and single women increasing bed capacity in the County by 8. A 14 bed men's shelter, also part of this project, fills a gap in Loudoun's continuum of homeless services as no men's shelter beds exist at present. The new shelter is scheduled to open in Fall 2009.

#### 2. Transitional Housing

Transitional housing options in the County are available through VOA, under contract with the County of Loudoun, and by Good Shepherd Alliance. VOA operates an 8 unit transitional program, and a 7 unit scattered site apartment program. This program serves primarily families, but singles are also accepted. Good Shepherd Alliance opened its 3-unit Mary's House of Hope in 2007. This program serves single pregnant women and pregnant women with one infant or toddler.

The Loudoun Continuum of Care (CoC) provided winter shelter for the third consecutive year through contract with the Salvation Army. The Cold Weather Shelter provides 24 overnight beds for adults, and it will operate from mid-November 2008 through March 31, 2009. The need for the winter shelter program is anticipated to decrease in future years (beginning in Fall 2009) with the opening of the County's men's emergency shelter in Fall 2009. The new men's shelter and renovated women's and family emergency shelter will have the capability of providing "overflow" space to provide emergency winter shelter should the need arise.

Housing First models inspired the creation of a Housing First Pilot program in 2007. This is a one unit apartment program serving one individual at this time. The Departments of Family Services and Mental Health, the two agencies that collaborated to design the pilot program, provide funding and case management support. This program was not expanded in 2008 but did continue to operate during 2008. Funding is being sought for expansion of the program for the 2009-2010 fiscal year.

### 3. Permanent Supportive Housing

Mental Health Residential Services provides 14 permanent supportive housing (PSH) beds for individuals in group homes, supervised apartments, and in private residences. Two homeless individuals were placed in this PSH program during 2007. In 2007 and previous years (2006 and 2005) Loudoun's report on the number of persons in PSH was made with the assumption that all of the available beds in the Mental Health Residential Services program were for homeless

persons, and this was incorrect. In 2008 and future years, only those beds that are actually serving homeless persons will be counted in our PSH inventory. In 2008 two formerly homeless individuals were being served in the MH Residential Services program, and one person was being served in Loudoun's Housing First Pilot Program. The Continuum of Care will evaluate the need for additional supportive housing resources.

### **Loudoun Continuum of Care (CoC)**

The Loudoun CoC was active during 2007 in its efforts to better understand and develop resources to serve its homeless population. The CoC made a recommendation to the Family Services Board which included making "homelessness" a preference category on the Housing Choice Voucher waiting list. A "set aside" of housing vouchers specifically for the homeless was also requested. This request was approved in early 2008, with implementation in summer 2008. The CoC also took on an advocacy role when countywide housing policies were being revised with a focus on the need for housing programs at the 0% to 30% of AMI. Efforts to develop additional housing resources continued in 2008 with a workgroup that was formed to explore housing options to support the homeless.

Loudoun Department of Family Services created a Continuum of Care Coordinator position, which was staffed in early 2008. One of the key responsibilities of this staff person for 2008 was to facilitate the CoC efforts toward development of a 10-year plan to end homelessness. The Loudoun County Continuum of Care Committee is co-chaired by a staff member from the Loudoun County Department of Mental Health PATH Program, and a member of a private non-profit organization. New subcommittees were formed in October 2008 and include: Data Collection and Analysis (includes Point In Time Homeless Count sub-group), Prevention of Homelessness, Outreach, and Funding and Resource Development. The Cold Weather Shelter Committee, already in existence continues its work to support the winter shelter.

- 1. Data Collection and Analysis Sub-Committee: Progress was made on implementation of Homeless Management Information System (HMIS) during 2008 by members of the Data Collection and Analysis committee (formerly called HMIS and Data Collection committee). HMIS is one hundred percent operational at this time among all key homeless shelter programs that include the Loudoun Emergency Homeless Shelter, Transitional Housing operated by Volunteers of America, the Drop In Center (operated by Loudoun County Government), and the emergency shelters operated by Good Shepherd Alliance. The PATH homeless outreach program, operated by Loudoun County Mental Health is also using HMIS as is the Cold Weather Shelter, a Loudoun Continuum of Care project.
- <u>2. Prevention of Homelessness Sub-Committee</u>: This committee has begun work on identifying the causes of homelessness in Loudoun County. A survey is being developed to collect information on the causes of homelessness among homeless persons in Loudoun County. Information collected will be reported to the full Continuum of Care and used to identify possible solutions to homelessness in the county. Information collected along with recommendations from this committee will be important toward the development of a ten year plan to end homelessness.

- 3. Outreach Subcommittee: This committee is working on recruiting new member agencies to the Continuum of Care to insure that the group has the right make-up to complete tasks. A process to create a logo for the CoC has begun and logo designs will be solicited through a contest among the CoC members and others in Loudoun County. Future projects include developing information packets about the CoC for new and potential members and also the creation of a presentation about the CoC and homelessness in Loudoun County that can be used for community education and outreach efforts.
- 4. Funding and Resource Development Subcommittee: This committee conducted a survey to all CoC member agencies to learn more about the types of federal, state, and foundation grants that fund homeless programs and services in the County. This information will be organized, to include application information and time-frames, and will be shared with the full CoC membership. Development of a collaborative process for members to share and coordinate grant applications is a goal of this committee. The desired outcome is to secure funding for additional affordable housing resources.
- 5. The Cold Weather Shelter Committee continued its work during the year. The shelter operated very successfully during its second season operating from November 2007 through March 2008. The third season began in November 2008 and will run through March 2009. Subcommittees of this group collected supply donations to meet the needs of this program, coordinated donated food and evening meals, revised program policies and procedures, and trained shelter staff. Involvement from the faith community with meals and supplies contributes greatly to the success of the program. The Cold Weather Shelter received an award from the Loudoun Human Services Network in Spring 2008 for "Outstanding Program of the Year", which demonstrates the success of this program.

Significant accomplishments of the CoC in FY 2007-2008 include:

- The CoC was able to increase access to Housing Choice Vouchers (HCV) by the homeless, through a formal request to the HCV program for a set-aside of some housing vouchers for the homeless, and a request to add "homelessness" as a preference on the HCV Wait List. The HCV Program adopted these requests in March 2008 after final approval by the County Board of Supervisors.
- The CoC also advocated to a committee developing policies for use of Loudoun Housing Fund monies, for the creation of rental subsidies for households with incomes at 0%-30% of the Area Median Income.
- The CoC advocated to the Loudoun County Housing Advisory Board and Loudoun County Government as countywide housing policies were being revised. Advocacy efforts focused on inclusion in the housing policy of housing to meet the needs of very low-income individuals and special needs groups including persons with disabilities and the elderly.

### **Development of a Discharge Coordination Policy**

A priority of the Continuum of Care process is the development and support of a comprehensive discharge coordination policy for the County. Discharge policies are now in place to address clients of mental health, foster care, criminal justice and health facilities who are released on their own or to a legally authorized representative. The goal of discharge planning is to discharge persons into the most stable and least restrictive setting possible. Discharge into a shelter is considered only as a last recourse and after all other options are exhausted. All options are considered during discharge planning to prevent homelessness. Additional case management supports available through public agencies enhance comprehensive discharge coordination efforts and help to insure that persons being discharged from institutional settings are connected with employment and housing resources.

#### **Priority Homeless Needs**

In summary, as indicated in Table 1A, the priority need for homeless individuals and families with children is permanent supportive housing. Once the option of transitional housing for the homeless has been exhausted, the lack of permanent supportive housing in the continuum may result in the return to the cycle of homelessness.

The Transitional Housing Program (THP) and Transitional Opportunities Program (TOP) operated by VOA provide housing to individuals and families under one roof consisting of eight efficiency apartments and rental assistance at various apartment sites in the County for seven homeless households including single men, women, families and mentally ill individuals, respectively. Both programs provide the opportunity for participants to save money in an escrow account, which is returned to them after leaving either program. These types of programs could begin to fill the gap for permanent housing.

Permanent supportive housing could also be part of the strategy to get the chronically homeless off the streets and into safe housing. The Housing First model, along with rental assistance programs, has proven to be successful. The priority need for these programs is a sustainable funding stream.

#### C. SPECIAL NEEDS POPULATIONS

#### **Non-Homeless Persons in Need of Supportive Housing**

Data on the housing needs of non-homeless special populations were derived from 2007 American Community Survey, U.S. Census data and service providers for the elderly, persons with disabilities, persons with alcohol or drug addictions, and victims of domestic violence.

According to the U.S. Census 2007 American Community Survey, persons over the age of 65 make up 6 percent of Loudoun County's population. That translates to approximately 16,270 elderly 65 or older. Of that number, 5,347 or 33 percent, report a disability. Approximately

1,000 elderly households (1 - 2 members) in Loudoun County have incomes less than or equal to 30% of Area Median Income (\$20,650-\$23,600).

There are currently four housing developments in Loudoun County that provide housing for low income elderly. Three of the developments, Madison House, William Watters House and Wingler House are located in Leesburg and eastern Loudoun County. These properties have a total of 454 units available for low income elderly. The fourth development is located in Middleburg in western Loudoun. Levis Hill House has 20 units available to extremely low income elderly. Each of these developments has a waiting list and many on the lists are at least a year out from obtaining a unit. According to the Loudoun County Area Agency on Aging, there is a need for more affordable, accessible senior housing, including nursing homes, assisted living and units that have universal design features.

Loudoun County's Affordable Dwelling Unit (ADU) rental program has 12 apartment complexes that participate in the program. In these 12 complexes, there are a total of 287 ADU rental units with 38 of those units handicapped accessible.

### Mental Health, Mental Retardation and Substance Abuse Services

The Loudoun County Department of Mental Health, Mental Retardation and Substance Abuse Services (MH/MR/SAS) operates a number of housing facilities and supportive services in the County.

The Mental Health Residential Services (MHRS) unit has the following inventory of facilities:

Group Homes: 5 facilities (27 aggregate beds)

Townhouses: 6 facilities (18 aggregate beds)

Apartments: 5 facilities (10 aggregate beds)

In addition, six counselors support 50 clients in their own homes. In the next five years, 7 new facilities are planned that will add 24 aggregate beds to the residential services inventory.

According to MHRS, the largest service gap is the lack of readily available 24-hour group home beds. There are currently 6 clients in immediate need of 24-hour group homes with another 15 clients identified for future need. The average wait for a group home bed is from 3 to 5 years. The planned facilities referenced above will not keep pace with the demand. Another identified need is for additional in-home residential counselors to provide residential services to clients residing in their own homes. This service is critical to assisting these clients to remain in their homes and avoid becoming homeless.

The Intellectual Disabilities/Mental Retardation (ID/MR) Residential Services unit has the following inventory of facilities. The Loudoun County Community Services Board (CSB) directly operates five 24- hour group homes with 28 beds. The County owns two 24-hour homes that are operated by a vendor, Community Systems Incorporated (CSI) which have 8

beds. Two other vendors operate 24-hour congregate settings in Loudoun County. Green Meadows Inc. has a 6-bed home and is planning to open a second 6-bed home in February 2009. Saint John's Community Services (SJCS) operates 4 apartments that are leased by consumers who have Housing Choice Vouchers. SJCS is currently serving 10 people.

Ownership/Operation	Number of	Number of People		
	Locations	Served		
Loudoun County/Loudoun County	5	28		
Loudoun County/Vendor	2	8		
Vendor/Vendor	2	12		
Client/Vendor	4	10		

The following facilities are planned over the next five years:

FY 09: (2) - 3-4 bedroom townhouses/condominiums

FY 11: (1) - 4 bedroom townhouses/condominium

FY 12: (1) - 4 bedroom townhouse/single family home

FY 13: (1) - 4 bedroom single family home

There is a need for single level homes that are barrier free inside and out. Many of the people served are older and/or have physical and sensory disabilities that require modifications to the home to make them functionally accessible. Many of the modifications increase the price of the homes and make it difficult to buy homes off the market.

The scarcity of affordable housing in Loudoun County and Housing Choice Vouchers makes it difficult for individuals who are living on social security or supplemental security income to afford dwellings.

Many of the people served have mild to severe limitations in various areas of adaptive and daily living skills and require different levels of staff support. Some require drop in services, some require people to come by in the evenings and weekends on a regularly scheduled basis and others require 24 hour support, 7 days a week. Some of the residential supports are provided by the County and others by vendors. It can be difficult to find vendors who are willing to come to Loudoun because of the cost of doing business in Loudoun, the lack of a sufficient work pool, and a minimal mass transportation system.

The Loudoun County Community Services Board funds the majority of its residential services through the Medicaid Waiver. Individuals must be eligible for services and then the state must issue Waiver slots for people to gain access to the Waiver services. Waiver slots are scarce and with the reduction in state funding some of the slots have either been reduced or taken back. Most vendors are reluctant to provide their services for just the Medicaid rate because the rate does not fully reimburse vendors for the services they offer. Most vendors require additional funds to provide services.

The ID/MR Division maintains a waiting list for people who want a group home to live in. The overall list consists of a Future Needs and an Immediate Needs list. There are currently 12 people on the Immediate Needs list and the list will probably increase by 1-2 additional people each year. People who are on the Future Needs List may change their status to Immediate if there is a change in their circumstances that may require an urgent placement, (i.e. death of a parent or caregiver, medical or psychological problems at home).

All of the people being served through the ID/MR Division that live in any of the above settings have a case manager and an Interdisciplinary Team (IDT) that works closely with the individual and their family or legal representative to monitor the services they receive and the appropriateness of the services to meet their needs. Case managers develop crisis plans for individuals that may be at risk of losing their placements and work with the IDT to resolve issues and provide a continuum of supports to prevent discharge from placements. If the provider is unable to meet the needs of the individual, the case manager and the IDT will begin to look for an alternative placement and make a referral to the appropriate agency.

Substance Abuse Services provides four apartments in the County for eight persons transitioning out of treatment. Individuals may stay in the apartments up to one year before moving to permanent housing.

### **Disability Services Board**

The Loudoun County Disability Services Board (DSB) was established in 1992 by the Loudoun County Board of Supervisors. The DSB consists of individuals who have a physical or sensory disability themselves or are family members of a person with a disability.

Every three years the DSB is required by the Virginia General Assembly to assess the needs and priorities of persons with physical and sensory disabilities who live in Loudoun County. The most recent needs assessment completed for 2008 is currently in draft form. The 2005 Triennial Needs Assessment notes that the precise number of people living with disabilities in Loudoun County is unknown. However, an estimated number is derived in the following chart by assuming linear occurrences to the national averages, as compiled by the National Center for Health Statistics.

Impairment	Loudoun County*	National Average
Hearing	25,745	95 per 1000
Visual	8,401	31 per 1000
Other	40,650	150 per 1000

<sup>\*</sup>Based on 2007 population figure of 271,177

These figures indicate that approximately 28 percent of Loudoun County's population has a disability, although the severity of the disability is not available.

In 2005, there were a total of 89 respondents to an online survey conducted for the 2005 Triennial Needs Assessment. The top four service categories identified as being priority needs were:

- Counseling
- Health Care and Medical Therapy
- Transportation
- Case Management

The priority goals established by the DSB as a result of the survey were:

- Establishment of a Center for Independent Living (CIL) in Loudoun County
- Continue to expand transportation opportunities within the County, including commuter bus service
- Conduct a Comprehensive Community Assessment for human services to identify gaps in service for all groups, including the disabled.

A similar survey in 2008 identified the following priority needs for persons with physical or sensory disabilities:

- Transportation
- Housing
- Medical and Therapeutic

Persons with HIV/AIDS are considered disabled and may qualify for a Housing Choice Voucher (HCV). The total number of households with at least one disabled person receiving a voucher is 192. No statistics are kept on the number of HIV/AIDS clients receiving vouchers. The Health Department estimates that eleven clients need housing. Since the HCV waiting list is closed, the Health Department plans to begin resubmitting applications to the Northern Virginia Regional Commission for Housing for Persons with AIDS (HOPWA) funds.

Victims of domestic violence are also considered a special needs population. LAWS (Loudoun Abused Women's Shelter) provides temporary emergency shelter, food and emotional support to women and their children who are escaping domestic violence and abuse. Currently, LAWS offers a wide range of direct services to more than 1,500 County citizens annually. A new 26-bed facility is in the planning stages.

Table 1B
Priority Needs of Special Needs Populations

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need (beds)	Dollars to Address Unmet Need	Multi- Year Goals	Annual Goals
Elderly	M	100	\$2.0 M	20	4
Frail Elderly	M	20	n/a	5	1
Severe Mental Illness	L				
Developmentally Disabled	M	20		20	4
Physically Disabled	M	100	n/a	20	4
Persons w/ Alcohol/Other Drug Addictions	L				
Persons w/HIV/AIDS	L				
Victims of Domestic Violence	L				
Other					

Source: Department of Mental Health/Mental Retardation/Substance Abuse Services, Health Department and Loudoun Citizens for Social Justice

### D. COMMUNITY DEVELOPMENT NEEDS

Non-housing community development needs are identified by CDBG-eligible categories such as public facilities, public improvements, public services and economic development. Neighborhood revitalization was added as a local priority.

### **Neighborhood Revitalization**

In 2008, the Board of Supervisors initiated a community outreach process in two communities in eastern Loudoun as a first step toward a county-wide planning effort to identify community needs. The two communities, Sterling and Potomac, have maturing neighborhoods that include an aging housing stock and infrastructure, gaps in services and amenities and changing demographics.

Outreach efforts included four public meetings and a community survey. Feedback from residents and other stakeholders in these communities identified the following primary areas of concern:

- Decline in the appearance and conditions of neighborhoods and housing
- Increase in crime and gangs
- Transportation congestion and gaps in circulation
- Community change due to the influx of ethnic groups and illegal immigrants
- Overcrowding

Stakeholders also suggested opportunities and solutions with some common themes, including:

- Neighborhood and housing revitalization
- Transportation and corridor improvements
- Expanding and enhancing transportation choices
- Economic development
- Community facilities and programs

Currently, Loudoun County has no officially designated target areas that meet the criteria for use of federal funds such as CDBG. In addition to the requirement of a designated area, the area must have a substantial number of deteriorated or deteriorating buildings and/or public infrastructure in a general state of deterioration. Future community outreach should include a discussion about officially designated target areas in order to access federal resources for improvements.

#### **Public Facilities and Improvements**

Loudoun County's Capital Improvement Program (CIP) is an important element of the comprehensive capital planning process prescribed in the County's Revised General Plan. The General Plan requires the development of a ten-year Capital Needs Assessment every two years, and the subsequent development and Board of Supervisors adoption of a six-year Capital Improvement Program. As a planning and development tool, the CIP ensures that capital improvements are coordinated and well-timed to maximize County financial resources and minimize short-term solutions.

The following CIP projects address a sample of CDBG funding priorities:

<u>Transportation</u> – Commuter Transit Buses - \$7.2 million

<u>Health and Welfare</u> – Ten residential living facilities for MH/MR/SAS clients - \$7.1 million

Transitional homeless shelter - \$2.9 million

<u>Parks, Recreation and Culture</u> – Five Community Center Renovations - \$12.5 million

Senior Center - \$1.5 million

The Health Department has identified 35 communities and/or areas within the County that have multiple structures with failing, inadequate, or non-existing onsite sewage disposal systems.

These communities have been identified to have a potential adverse impact to the public's health and the environment. These determinations were based on community surveys, soil characteristics, known failures, housing density, lot size, pump and haul systems, privies and illegal systems and include the following communities: Paeonian Springs, Bluemont, Hillsboro, Howardsville, Mountain Road, Lincoln, Lucketts, Unison, Red Hill Road, Leeland Orchards, Taylorstown, Stewartown, and Macsville, representing 323 lots.

### **Public Services**

### 1. Public Transportation

Public transportation is a priority for many low and moderate income residents of Loudoun County. Virginia Regional Transit, a non-profit organization, provides local bus service within the County on weekdays. It provides regular, fixed-route bus service as well as limited on-demand transportation within the County. All buses are wheelchair accessible.

Loudoun County Transit operates express rush hour commuter service from several park and ride lots in the County to the West Falls Church Metrorail station, the Pentagon and employment centers in Arlington, VA and Washington, D.C. Loudoun County Transit also provides reverse-commute bus service from the West Falls Church Metro to employment sites in the Loudoun communities of Ashburn, Sterling, Lansdowne and Leesburg.

The Department of Family Services has an On-Demand Transportation Program that provides transportation for elderly, disabled and indigent county residents who receive services from the following agencies: Area Agency on Aging, Health Department, Department of Family Services, Department of Mental Health, Mental Retardation, and Substance Abuse Services. Referrals are made to the program only after referring agencies have determined that residents have exhausted all other resources available to them for transportation. Demand for this service is increasing. During the first six months of FY 2008, 2,919 trips were provided. During the same period in FY 2009, 3,296 trips were provided.

#### 2. Health Services

The Loudoun County Health Department provides a wide range of health care services for residents. The Community Health Division provides a variety of services including immunizations to help protect the public from vaccine-preventable diseases, testing for

tuberculosis, sexually-transmitted diseases and HIV. The Public Health Nursing program provides services in homes, schools, and communities to maintain wellness and prevent illness or injury. The Health Department also provides a variety of dental services, including dental referrals, oral cancer screenings, information on dental health techniques, and dental screening in Loudoun County schools. Adult dental emergency care is also available.

The Loudoun Community Free Clinic was established to serve medically uninsured County residents with limited incomes. The clinic is staffed by area physicians, nurses, and other volunteers who give their time to bring medical services to the Loudoun community.

The Loudoun Community Health Center (LCHC) provides medical care to anyone in need, regardless of age or ability to pay, whether they have insurance or not. LCHC cares for babies, children, and senior citizens, in addition to adults. In addition to the uninsured, LCHC accepts patients with Medicare and Medicaid, along with all other insurance coverage.

#### 3. Senior Services

The Loudoun County Area Agency on Aging (AAA) is the central point of contact for older adults and their families. AAA offers adult day care, case management, disease prevention and health promotion, health insurance counseling, home-delivered meals, information and referral/assistance, senior centers, senior employment, tax preparation assistance, and access to the Northern Virginia Long-Term Care Ombudsman Program. AAA has identified several areas of need for seniors including transportation resources, respite and drop-in centers, home-based services such as in-home care and home modification/repair and more affordable, accessible and subsidized senior housing, including nursing homes, assisted living and units that have universal design features.

Adult Protective Services (APS), a division of the Department of Family Services, is on call 24/7 to receive and investigate reports concerning persons 60 years or older and adults who are incapacitated and who are 18 years of age or older, who are reported to be or are at risk of being abused, neglected and/or exploited. Intervention, APS services and adult services are provided based on assessment. Other services provided by APS include prescreenings to determine the need of individuals for Medicaid Nursing Home, Personal Care and Assisted Living Facilities; guardian report reviews; and companion services.

#### **Economic Development**

According to the County's 2007 Annual Growth Summary, the County's employment base is diverse, with construction, retail trade and services each representing a ten percent or greater share of employment. Transportation and technology-related employment comprise a significant share of Loudoun's major businesses. Washington Dulles International Airport continues to be a driving force in the regional economy. As the region's economic engine, the airport employs more than 18,800 people and generates \$6.2 billion in business revenue. In 2007, several international airlines introduced new services to meet passenger demand at Dulles, contributing to an international passenger record there. The airport served nearly 6 million international passengers in 2007, a 13.7 percent increase from the 5.2 million served in 2006.

Data from the Virginia Employment Commission shows that unemployment in Loudoun increased from 3.1 percent in October 2008 to 3.3 percent in November 2008. This rate is still well below the U.S. unemployment rate of 6.5 percent. Among all counties in Virginia, Loudoun had the third lowest unemployment rate, and within the state of Virginia, Northern Virginia had the lowest metropolitan area unemployment rate and the smallest monthly percentage increase.

The civilian labor force represents the number of people 16 and older who reside in Loudoun County and are eligible to work. According to the 2007 Annual Growth Summary, the labor force in Loudoun County increased a dramatic 104 percent between 1997-2007. Even during the aftermath of the 2001 recession, the County's unemployment rate did not rise above 3.5 percent.

Persons seeking employment in Loudoun County can access the Loudoun Workforce Resource Center which is operated by the Department of Family Services. The Center provides resources and equipment to both job seekers and businesses. Available resources include job announcements, resume preparation assistance, computers, phones, fax and other resources necessary to conduct a job search. The Center also sponsors "Meet the Employer" events, where businesses meet and conduct on-site interviews with applicants. Businesses may also advertise job openings at no charge. Workshops are offered throughout each month to assist job seekers in their job search. Employment counselors are also available to provide career assessments, employment preparation and employment counseling to citizens looking for work or a career change.

## **Priority Community Development Needs**

Priority non-housing community development needs are identified by CDBG-eligible categories such as public facilities, public improvements, public services and economic development. Neighborhood revitalization was added as a local priority.

Table 2B

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal
			1,000			Completed
Neighborhood Revitalization	Н	2	n/a	2		
Public Facility (General)						
Senior Centers	M	1	\$1.4M	1		
Homeless Facilities	M	2	\$5.2M	1		
Neighborhood Facilities	M	3	\$5.0M	2		
Health Facilities	L					
Mental Health Facilities	Н	10	\$7.0M	5		
Parks and/or Recreation Facilities	M	2	n/a	2		
Parking Facilities	L					
Libraries	M	1	\$10.5M	1		
Fire Stations/Equipment	M	4	\$82M	2		
Infrastructure (General)						
Water/Sewer Improvements	M	4	\$4.0M	1		
Street Improvements	M	4	n/a	3		
Sidewalks	M	4	n/a	3		
Public Services (General)						
Senior Services	M	400	n/a	300		
Handicapped Services	M	200	n/a	100		
Transportation Services	Н	600	n/a	600		
Employment/Training Services	M	500	n/a	500		
Health Services	M	600	n/a	600		
Lead Hazard Screening	M	25	n/a	25		
Crime Awareness	L					
Fair Housing Activities	L					
Tenant Landlord Counseling	L					
Economic Development (General)						
C/I Infrastructure Development	L					
C/I Building Acq/Const/Rehab	L					
ED Assistance to For-Profit	L					
ED Technical Assistance	L					
Micro-enterprise Assistance	L					

#### IV. STRATEGIC PLAN

### A. AFFORDABLE HOUSING

### **Strategy**

In April 2007, the Loudoun County Board of Supervisors initiated an amendment to the Loudoun County Comprehensive Plan to broaden and update countywide housing policies. The policies, initially developed by the Housing Advisory Board, include providing a focus on the housing needs for households with incomes from 0% to 100% of the Area Median Income (AMI). The policy revisions, adopted by the Board in September 2007, clarify the County's continuum of housing need and provide direction for program initiatives in the future to address the need. The full text of Housing Policies is found in Appendix F.

Loudoun County's affordable housing policies focus on the unmet housing needs of all its citizens and workers earning from 0 to 100% AMI. The market is not meeting all areas of need given the County's vibrant economy and location in the region. The County's housing strategy gives guidance to the development of a variety of programs that address Loudoun-specific needs as identified through systematic audit, evaluation, and study. The County has identified that, within the broad spectrum of housing need, different levels of effort and varying approaches must be applied in order to effectively address the problem of housing affordability. The County is committed to encouraging the formation of public and private partnerships to support the development of housing for people who are elderly, disabled, or living on very low incomes below 30% AMI. The County's approach also includes developing strategies to preserve the existing supply of owner-occupied housing and affordable rental units and recommends other programmatic initiatives aimed at revitalization, renovation, and restoration of the existing housing stock, provisions to allow manufactured housing as an option, and the commitment of County government to play a greater role in addressing unmet housing needs

## **Specific Objectives and Proposed Accomplishments**

The following local goals and objectives were developed based on priority needs identified in the Consolidated Plan and the availability of resources to address those needs.

#### Goal 1: Maintain and increase stock of affordable owner-occupied housing

### **Specific Local Objectives**

- Over the next five years construct 214 affordable housing units for homebuyers between 30 and 100 percent of area median income (AMI).
- 1.2 Over the next five years construct 5 affordable housing units for homebuyers between 0 and 50 percent AMI.
- 1.3 Over the next five years purchase 25 foreclosed properties for sale to low and moderate income homebuyers.

- 1.4 Over the next five years rehabilitate 30 affordable owner-occupied housing units.
- 1.5 Over the next five years provide emergency/accessibility repairs for 20 owner-occupied housing units.

### Goal 2: Maintain and increase stock of affordable rental housing

- Over the next five years construct 150 affordable rental units serving households between 0 and 50 percent AMI.
- 2.2 Over the next five years provide 240 extremely low income/disabled with Housing Choice Voucher rental assistance.
- 2.3 Over the next five years, rehabilitate 10 investor-owned affordable housing units.

### Goal 3: Improve affordable homeownership options for first-time homebuyers

- 3.1 Over the next five years provide 95 first-time homebuyers with down payment and closing cost assistance.
- 3.2 Over the next five years assist 125 households to acquire below rate first mortgage loans.
- 3.3 Over the next five years provide homeownership counseling to 700 households.

#### Goal 4: Assist homeowners to avoid foreclosure

- 4.1 Over the next five years provide foreclosure counseling to 300 homeowners.
- 4.2 Over the next five years provide financial assistance to 20 homeowners to prevent foreclosure.

#### **Programs and Resources**

- Federal: CDBG, Housing Choice Voucher Program, Loudoun County Home Improvement Program (LCHIP), Neighborhood Stabilization Program
- State: VHDA Sponsoring Partnerships and Revitalizing Communities (SPARC) ADU, SPARC Foreclosures; Homeless Intervention Program
- Local: Affordable Dwelling Unit Program (ADU), Eastern Loudoun Home Revitalization Program (LCHRP), Down Payment and Closing Cost Assistance (DPCC), Housing Funds
- Private: Loudoun Habitat for Humanity; Windy Hill Foundation; other non-profit housing developers

#### B. HOMELESSNESS

## **Strategy**

The Loudoun County Continuum of Care will continue to focus on the development of a 10-Year Plan to End Homelessness. Other goals to be accomplished over the next five years include the development of a comprehensive discharge coordination policy for the County, a repository of resources for the creation of housing, strategies for the elimination of chronic homelessness and the expansion of Continuum of Care membership.

Over the next five years, the County will pursue the following policies in an effort to reduce and prevent homelessness.

- Advocate for more funding from the State Homeless Intervention Program and for additional Housing Choice Vouchers including Mainstream Vouchers for persons with disabilities.
- Encourage and support public and private efforts to better coordinate the provision of emergency assistance including development of an information and referral helpline.
- Promote and support public and private efforts aimed at assisting persons and households to cope with financial and related difficulties.
- Maintain or increase local funding levels of existing emergency shelters and transitional housing programs.
- Encourage and support the development and implementation of new emergency shelters and transitional housing programs as well as the expansion of existing facilities and services.
- Encourage and assist public agencies and private organizations to pursue and apply for additional funding for emergency shelters, transitional housing and related services; collaborate on joint proposals, when appropriate and advantageous.
- Encourage and support public agencies and private organizations to refine and fully implement a data collection system, document need, and identify those homeless served by and turned away from emergency shelters and transitional housing programs.
- Encourage and support local and private efforts to create an adequate supply of affordable housing units for homeless individuals and households.
- Encourage and assist local public/private partnerships and collaborative efforts aimed at coordinating and advocating for more resources for permanent housing for the homeless.
- Encourage and support local and private efforts to create an adequate supply of affordable accessible housing units for homeless individuals and households with special needs.
- Encourage and assist local public/private partnerships and collaborative efforts aimed at coordinating and advocating for more resources for permanent supportive housing for homeless individuals with special needs.
- Enhance information and referral resources regarding available services through electronic medium or other shared accessible source.
- Continue to direct available federal, state and local resources to assist individuals and families at risk of becoming homeless.

- Continue to target financial assistance and case management resources to help prevent eviction or foreclosure resulting from a temporary loss of income.
- Conduct a countywide needs assessment in conjunction with Continuum of Care planning to identify priority needs and gaps in service that should be addressed with available and future resources.

As part of its effort to eliminate chronic homelessness<sup>6</sup> by 2012, the Continuum of Care will focus on the following strategies:

- Work with public and private entities to identify land for the development of Single Resident Occupancy (SRO) housing.
- Work with faith-based organizations to form a safe haven network for the chronically homeless.
- Develop innovative methods to identify the chronically homeless and address their needs in partnership with local service providers.
- Conduct a comprehensive needs assessment to identify resources and formulate priorities for programs to end chronic homelessness.

### **Specific Objectives and Proposed Accomplishments**

# Goal 1: Increase housing opportunities for the homeless to maximize independence and self-sufficiency.

### **Specific Local Objectives:**

- 1.1. Over the next five years increase Transitional Housing by 5 units.
- 1.2. Over the next five years expand Housing First Program by 3 units.
- 1.3. Over the next five years increase Permanent Supportive Housing units for persons with disabilities and/or special needs populations by 5 units.
- 1.4. Over the next five years increase affordable housing opportunities for extremely low income households by 15 units.

#### **Programs and Resources:**

Federal: CDBG, McKinney Vento SHP Grant, Housing Choice Voucher Program Local: Affordable Dwelling Unit Rental Program, Housing First Pilot Program, Loudoun Mental Health Supportive Housing Program

<sup>&</sup>lt;sup>6</sup> HUD defines chronic homelessness as an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years. To be considered chronically homeless, persons must have been sleeping in a place not meant for human habitation, such as living "in the streets" and/or in an emergency shelter during that time.

Non-Profit Providers: Good Shepherd Alliance Mary's House of Hope, Volunteers of America Transitional Housing Program, Volunteers of America Transitional Opportunities Program, Loudoun Aftercare Alpha House

### Goal 2: Encourage and support homeless prevention activities.

- 2.1 Over the next five years prevent foreclosure by assisting 35 households.
- 2.2 Over the next five years prevent eviction by providing rental assistance to 1100 households.
- 2.3 Over the next five years provide payment for security deposits for 150 households.
- 2.4 Over the next five years provide utility assistance to 1500 households.

### **Programs and Resources:**

State: State Energy Assistance Program, Homeless Intervention Program

Local: Department of Family Service Local Utility Fund

Non-Profit Providers: Loudoun Cares Utility Fund; Salvation Army, Catholic Charities, Arc of

Loudoun

### Goal 3: Provide Emergency Shelter Services to stabilize individuals and families.

3.1 Over the next five years increase Emergency Shelter beds by 20.

#### **Programs and Resources:**

State: Emergency Shelter Grant, State Shelter Grant, Child Services Coordinator Grant

Local: County of Loudoun

Non-profit providers: Good Shepherd Alliance, Volunteers of America, Loudoun Abused

Women's Shelter

# Goal 4: Enhance provision of supportive services to stabilize individuals and families and promote maximum self-sufficiency.

- 4.1 Over the next five years provide intensive case management to 65 families with young children residing in Loudoun County emergency and transitional housing programs.
- 4.2 Over the next five years provide outreach, linkage to treatment and supportive services, and transition services to 2000 homeless persons.
- 4.3 Over the next five years provide daytime drop-in center offering meals, hygiene facilities, information and referral, counseling, and case management support to 600 homeless persons.

4.4 Over the next five years improve money management and budgeting skills among homeless persons through provision of financial counseling services to 150 individuals.

### **Programs and Resources:**

Federal: CDBG, SAMHSA PATH program

Local: Loudoun County Department of Mental Health/Substance Abuse Services, PATH

Program, Loudoun Department of Family Services, Loudoun County Extension Office

Non-profit providers: INMED Partnerships for Children, Volunteers of America, NOVACO,

Catholic Charities, local faith-based organizations, Good Shepherd Alliance.

## C. NON-HOMELESS SPECIAL NEEDS POPULATIONS

### **Strategy**

Table 1B on page 29 prioritizes the needs of non-homeless special needs populations based on potential resources available over the next five years. The focus over the next five years will be to assist persons in these groups with supportive services in an effort to prevent them from becoming homeless.

## **Specific Objectives and Proposed Accomplishments**

Goal 1: Expand the supply of supportive services and affordable, accessible housing for persons with special needs.

#### **Specific Local Objectives**

- 1.1. Over the next five years encourage the formation of public/private partnerships to purchase, rehabilitate or construct 5 affordable housing units for extremely low-income special needs individuals, including the elderly, frail elderly and persons with disabilities.
- 1.2. Over the next five years provide rental assistance to 15 special needs households.
- 1.3. Over the next five years expand the number of beds for HIV/AIDS clients by one.
- 1.4 Over the next five years expand in-home care services to 10 special needs households.
- 1.5 Over the next five years provide emergency and accessibility home repairs to 10 special needs households.

#### **Programs and Resources**

Federal: CDBG, Housing Choice Voucher Program; LCHIP

Local: Department of Family Services, Loudoun County Area Agency on Aging, Department of Mental Health, Mental Retardation and Substance Abuse Services, Department of Parks, Recreation and Community Services

Private: Windy Hill Foundation, Birmingham Green Adult Care Residence

### D. NON-HOUSING COMMUNITY DEVELOPMENT PLAN

#### **Stategy**

Neighborhood revitalization is a high priority for the County. As a result of the Potomac-Sterling Community Outreach project, an Ad Hoc Board Committee was established to look at potential strategies for the two communities that can be used as a framework for the development of additional community initiatives. The approach taken with these strategies has been to:

- Consider increasing proactive enforcement activities to address neighborhood appearance, housing decline and rising crime;
- Target revitalization strategies to those areas most in need;
- Address not only physical infrastructure improvements for revitalization, but also focus on building the capacity of the community to work together to address common issues of concern; and
- Identify opportunities for collaborative efforts between the County and citizens.

These strategies comprise long-term goals for community development. The County will work to cultivate public/private partnerships to address the needs of older communities.

### **Specific Objectives and Proposed Accomplishments**

#### **Goal 1: Focus available resources in older existing communities**

- 1.1 Over the next five years designate at least two target areas for neighborhood revitalization with defined boundaries.
- 1.2 Over the next five years improve infrastructure in at least two target areas.
- 1.3 Over the next five years seek community input on neighborhood revitalization efforts in at least two target areas.

# Goal 2: Create a suitable living environment by making countywide infrastructure improvements

- 2.1 Over the next five years provide community onsite water and wastewater improvements to two low income communities.
- 2.2 Over the next five years provide road, storm drainage and sidewalk improvements to three low and moderate income communities.

#### **Goal 3: Expand public services and employment opportunities**

3.1 Over the next five years assist 1,000 low and moderate income persons with medical and/or health care services.

- 3.2 Over the next five years provide transportation services to 600 low and moderate income persons.
- 3.3 Over the next five years provide job training to 500 low and moderate income persons.
- 3.4 Over the next five years provide assistance to 100 low and moderate income youth.

### Goal 4: Preserve, expand and improve accessible public facilities

- 4.1 Over the next five years install, improve and make accessible 2 neighborhood recreation facilities.
- 4.2 Over the next five years install, improve and make accessible 4 public facilities.

#### **Programs and Resources**

Federal: CDBG

Local: Department of Family Services; Department of Health; Department of Transportation; Department of Parks, Recreation and Community Services; Office of Capital Construction; Building and Development; Towns

Private: Northern Virginia Family Service; Windy Hill Foundation; Loudoun Transit

## E. OTHER REQUIREMENTS

#### **Barriers to Affordable Housing**

The housing policy revisions to the County Comprehensive Plan adopted by the Board of Supervisors in September 2007 include some provisions to potentially increase the supply of affordable housing in the County. (Revised General Plan, Housing Policies)

- The County can influence housing options and affordability by encouraging or requiring a clustered pattern of development and mixed-use communities with a diversity of housing types. To achieve this, the County should allow higher residential densities that are close to employment opportunities, schools, community centers, transit routes and other amenities where adequate water, sewer, roads, schools, open space, and recreation are, or will be in place. (Housing)
- Flexibility in lot sizes and setback requirements, and relaxation of use restrictions are also necessary to achieve the desired product mix. The County can permit accessory and second-story apartments in existing villages and rural clusters and provide for a variety of unit types to be developed in designated Joint Land Management Areas (JLMAs) around the towns that have them. The County can form public-private partnerships to implement programs, providing incentives to influence the market. (Housing)
- The County may establish a dedicated stream of revenue to fund the housing trust fund which would leverage federal, state, and other funding sources for the production of new units, to

- provide down payments for first-time homebuyers and to purchase land for affordable housing development. (Funding Policies)
- The County may establish additional incentives, such as density bonuses; expedited application review; reductions or waiver of permit, development, and infrastructure fees or capital facilities contributions; tax credit programs; and zoning modifications to meet housing goals and objectives. (Programs and Incentives Policies)
- The County may maintain an inventory of County-owned real property. The Board of Supervisors may consider the use of inventoried property by nonprofit, public and private sector entities as an incentive for residential development to fulfill unmet housing needs when it is consistent with other Plan policies. (Programs and Incentives Policies)

#### **Antipoverty Strategy**

Loudoun County supports the goals of the consolidated planning process to provide decent housing, a suitable living environment and expand economic opportunities for low and moderate income persons. Over the next five years, the Department of Family Services will continue to sponsor the Family Self Sufficiency Program (FSS) that provides Housing Choice Voucher participants the opportunity to achieve economic independence over a five year period. A case manager is linked with the family to develop an individual plan that includes mentoring and budget counseling.

## 1. Employment and Training

The Department of Family Services Career Support Services unit is responsible for providing available employment and training services. This includes employability assessments, case management, crisis intervention, family stability services, eligibility determinations for programs, assisting with physical and mental and family issues, coordinating educational and training opportunities, and assisting with career development training. The Career Support Services Specialists and Counselors will continue to serve participants in the Virginia Initiative for Employment not Welfare Program (VIEW), the Workforce Investment Act (WIA), and the general job-seeking public.

#### 2. Child Care

The demand for quality childcare that is both affordable and accessible will continue to increase as the population and workforce in Loudoun County grows. The need for adequate childcare for the growing workforce is an issue that is just beginning to get the attention of businesses as they struggle to hire workers at all levels. Poor families are faced with a disproportionate burden due to the high proportion of their household income which must be dedicated to paying for childcare. The Department of Family Services Career Support Services Unit will continue to administer subsidized child care programs to recipients of TANF/VIEW, allowing parents to return to work and education. The Childcare Fee System Program provides a childcare subsidy for families that meet the income criteria and need childcare while working or in an approved education and training program. The Head Start Wrap Around Program provides a childcare subsidy for families who are receiving Head Start services. The Quality Initiative Grant with the

Career Support Services Unit promotes quality child care and starting child care businesses by conducting and facilitating educational workshops for childcare providers.

### 3. Transportation

The lack of transportation can prevent an individual or family from accessing available services. The Department of Family Services through the On Demand Transportation Program will continue to provide tokens and subsidized transportation for elderly, disabled and indigent persons to access needed services that may include medical appointments, job training and employment sites. The Career Support Services Program administers the Vehicles for Change contract that provides individuals who are current or past TANF recipients with low cost vehicles. The Career Support Services Unit also participates in the Advisory Board for the Ways to Work program administered through Northern Virginia Family Service that provides low interest loans to low income working families to purchase or repair vehicles. Career Support Services also maintains a contract with ECHO that provides taxi transportation to VIEW clients to and from work and child care.

Additional initiatives by the County to provide affordable housing and coordinate efforts countywide to provide services to low and moderate income persons over the next five years include the identification of additional resources and increased involvement by the Industrial Development Authority in affordable housing issues.

### **Institutional Structure**

Over the next five years, the Family Services Board, in coordination with the Board of Supervisors, will continue to oversee the implementation of the programs in the Consolidated Plan. Community outreach will be increased to ensure that a cross-section of service providers and businesses benefiting low and moderate income persons are aware of the availability of CDBG funds and other resources. An emphasis will continue on increasing communication between housing and human service programs and organizations. The merger of housing and community development related programs within the Department of Family Services will strengthen the institutional structure and enhance the focus on housing related priorities. One such priority is a major outreach effort to make the public aware of housing finance programs that can assist first-time homebuyers and homeowners needing home rehabilitation services. The Housing Advisory Board (HAB) and Affordable Dwelling Unit Advisory Board (ADUAB) will be kept informed of CDBG activities particularly as they relate to the development and preservation of affordable housing. In addition, the CDBG program will continue to nurture the relationship with nonprofit agencies and community-based organizations, with an emphasis on increasing the participation of minority and faith-based groups. Many of these agencies and organizations have actively participated in the community input process and provided comments on funding priorities for CDBG.

A particular area of emphasis will be on networking with other Northern Virginia jurisdictions and organizations that have a regional responsibility for economic development, business, employment and planning. The County will continue to work with the business community and private industry to implement economic and community development priorities in the Consolidated Plan.

## **Fair Housing**

Loudoun County is committed to affirmatively furthering fair housing. In 2007, the County contracted with consultants through the Northern Virginia Regional Commission for the preparation of a five-year Fair Housing Plan and Analysis of Impediments. The five-year Fair Housing Plan and Analysis of Impediments include a five year implementation schedule for activities related to ensuring fair housing choice. The Plan is incorporated into the Consolidated Plan and was adopted by the Board of Supervisors as part of the 2009-2013 Consolidated Plan.

### **Monitoring**

Over the next five years, Loudoun County will ensure through the annual application and resource allocation process that priority needs are addressed. Public feedback on performance will be solicited during the community needs public hearing. Funding awards are approved by the Board of Supervisors and contracts are executed with project subrecipients. The contracts include each subrecipients proposed scope of work, projected outcomes and budget. Subrecipients will be provided a monitoring checklist and will be monitored for program and financial compliance at least once during the contract period. Monitoring also includes review of timeliness of expenditures and program progress utilizing the HUD Integrated Disbursement and Information System (IDIS). Subrecipients will be required to submit quarterly progress reports on their projects to CDBG staff. Annual monitoring visits will continue to be made by staff and quarterly progress reports will be submitted by subrecipients with projects that require long-term compliance with housing codes and other program requirements. CDBG staff are also assigned responsibilities for compliance with specific federal regulations such as environmental reviews, Davis-Bacon wage rate adherence, accessibility and fair housing requirements. More frequent monitoring will be conducted when needed to address contract nonconformance issues.

## **Appendices**

Appendix A - Affidavit, Public Notice of Needs Hearing, and Public Comment, October 23, 2008

Appendix B - Affidavit, Public Notice and Public Hearing Comments, April 13, 2009

Appendix C - Maps-Median Household Income in 1999, Loudoun County Minority Population in 2000, Loudoun County

Appendix D - 2007 AMI Estimates for Table 2A, Loudoun County (methodology)

Appendix E - Continuum of Care Homeless Services List

Appendix F - Housing Policies, Revised General Plan

Appendix G - Town of Leesburg, List of Potential CDBG Projects

Appendix H - Additional Tables

Table 2A – Priority Housing Needs/Investment Plan Table

Table 2C – Summary of Specific Housing/Community Development Objectives